Amendments to the Abstract:

Please replace the current Abstract with the following amended Abstract:

An effective and efficient solution with anti-fraud protection to conducting remote transactions using cash as the payment instrument at any time, anywhere over the world is implemented through networks from general-purpose financial accounts such as checking, savings, credit card, or debit card accounts. The prayer payer is authenticated and the availability of funds is verified by the payer's financial institution before the transaction is completed. The payee, who does not need to have an account with any financial institution, is authenticated with a an official machine-readable identification document before the cash payment is issued. The entire transaction is secured in such a way that no party has a chance to alter or dispute any part of the transaction, and is compliant with the USA PATRIOT Act and the Bank Secrecy Act.

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